

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

In re

Jean Marie Carozza  
*aka J.M. Carozza Sudder*  
*aka Jean Carozza*  
*aka Jean M. Carozza-Sudder*

Debtor.

**Case No. 19-36923-cgm**

**CHAPTER 13**

**REPLY TO OBJECTION  
TO CONFIRMATION**

David J. Doyaga, Sr., an attorney duly admitted to practice law in the State of New York does hereby affirm under penalty of perjury as follows:

1. That I am the attorney for Jean Marie Carozza (the “Debtor”) and am fully familiar with all the facts and circumstances herein.

2. This affirmation is submitted in opposition to the Objection to Confirmation filed by SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of the Tiki Series IV Trust (herein “Creditor”).

3. The Debtor filed a voluntary Petition for relief pursuant to Chapter 13 of the Code under Case number 19-36923-cgm on November 27, 2019.

4. The Creditor objects to the confirmation of Debtor's Chapter 13 Plan dated December 20, 2019 and reflected in the Court's docket as number 11, because the Plan “appears to contemplate that there will be no cure for the pre-petition arrears of Secured Creditor unless or until a loan modification is achieved....”

5. The Debtor is currently trying to seek a loan modification with the Creditor. Debtor would ask the Court to adjourn confirmation and any hearing on the Creditor's objection until the Debtor receives an outcome from the loan modification.

6. The Debtor cannot afford to propose a “cure plan”. The Debtor is currently paying the Trustee \$1,400 a month as adequate protection and seeks a modification.

**WHEREFORE**, it is respectfully requested that the Creditor's objection to Confirmation of Debtor's Chapter 13 Plan should be denied in its entirety and for such other and further relief as to this Court may seem just and proper.

Dated: Brooklyn, New York  
February 17, 2020

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